CLAIMS

The invention claimed is:

1.   A method for electronic bill presentation and payment, comprising the entity steps of:

5   obtaining a plurality of bill files, each bill file associated with a particular billing and a particular billing account maintained at a biller's financial institution, each bill file including a plurality of records, each record identifying a particular invoice account and a corresponding balance representing a financial obligation owed by a corresponding customer to the billing entity;

10   processing records in each bill file by:

          obtaining a routing address associated with a customer's financial institution where the corresponding customer maintains an account,

          obtaining customer account identification information identifying the corresponding customer's account at the customer's financial institution,

15   assembling a bill packet corresponding to the bill record, the bill packet including information from the corresponding bill record and the customer's account identification information, and

          transmitting the bill packet to an electronic repository corresponding to the customer's financial institution using the associated routing address; and

20   processing the bill packets received by each electronic repository by:

          sorting the received bill packets by customer's account information;

          assembling a bill presentation file containing information from the received bill packets for each customer account; and

          electronically presenting each bill presentation file for viewing and

25   electronic bill payment.

2.   The method of step 1, wherein the step of obtaining a routing address comprises the steps of:

          obtaining a payment made by the customer remunerated to the billing entity;

30   data mining the payment to obtain customer's financial institution data that distinctly identifies the customer's financial institution.

associating the customer's financial institution data with a routing address.

3.   The method of step 2, wherein the customer's financial institution data includes an American Bankers Association routing and transit number.

4.   The method of step 2, wherein the customer's financial institution data includes an International Organization for Standardization issuer identification number.

5.   The method of step 2, wherein the step of associating the customer's financial institution data with a routing address comprises the step of registering the customer's financial institution data with an Internet Domain Name Service.

6.   The method of step 1, wherein obtaining a routing address comprises the steps of::

associating the customer's financial institution with a globally unique identifier;

registering the globally unique identifier with an Internet Domain Name Service;

receiving an Internet Protocol address corresponding to the globally unique identifier that has been registered with the Internet Domain Name Service;

loading information into a look-up table database that correlates the customer's financial institution with the Internet Protocol address.

7.   The method of claim 1, wherein the step of assembling a bill packet further comprises the step of encrypting the bill packet.

8. The method of claim 7, wherein the step of processing the bill packets received by each electronic repository further comprises the step of decrypting the bill packet.

9.   The method of claim 1, wherein the step of assembling a bill packet further comprises the step of attaching to the bill record a Universal Resource Locator

of a server operated by the billing entity to enable the customer to find detailed billing information.

10. The method of step 1, wherein the step of electronically presenting each bill presentation file for viewing and electronic bill payment further comprises the steps of:

providing security for accessing the bill presentation file to ensure the privacy of any information displayed;

providing security to ensure the confidentiality of any payment information received.

11. The method of claim 1, wherein the step of electronically presenting each bill presentation file for viewing and electronic bill payment includes receiving authorization to debit a direct deposit account at the customer's financial institution.

12. The method of claim 1, wherein the step of electronically presenting each bill presentation file for viewing and electronic bill payment includes authorization to charge a credit card of the customer.

13. The method of claim 11, further comprising the step of debiting the customer's direct deposit account.

14. The method of claim 12, further comprising the step of charging the customer's credit card.

15 The method of step 1, further comprising the step of recording the payment by the customer in a customer payment warehouse database.

16. The method of step 1, further comprising the steps of:

sending an automated payment to the biller's financial institution that originated the bill;

crediting the billing account owned by the biller at the biller's financial institution; and

notifying the billing entity that the bill has been paid.

5   17.   The method of step 1, further comprising the step of recording the payment to billing entity in a bill payment warehouse database.

18.   A system for electronic bill presentation and payment configured to perform the steps of:

10   obtaining a plurality of bill files, each bill file associated with a particular billing and a particular billing account maintained at a biller's financial institution, each bill file including a plurality of records, each record identifying a particular invoice account and a corresponding balance representing a financial obligation owed by a corresponding customer to the billing entity;

15   processing records in each bill file by:

obtaining a routing address associated with a customer's financial institution where the corresponding customer maintains an account,

obtaining customer account identification information identifying the corresponding customer's account at the customer's financial institution,

20   assembling a bill packet corresponding to the bill record, the bill packet including information from the corresponding bill record and the customer's account identification information, and

transmitting the bill packet to an electronic repository corresponding to the customer's financial institution using the associated routing address; and

25   processing the bill packets received by each electronic repository by:

sorting the received bill packets by customer's account information;

assembling a bill presentation file containing information from the received bill packets for each customer account; and

electronically presenting each bill presentation file for viewing and 30   electronic bill payment.

19.   A system for electronic bill presentation and payment, comprising the steps of:

obtaining a payment made by a customer remunerated to a billing entity;

data mining the payment to obtain customer's financial institution data that distinctly identifies a customer's financial institution;

associating the customer's financial institution data with a routing address;

transmitting a bill packet to an electronic repository corresponding to the customer's financial institution using the associated routing address.